

MACINTOSH SERIES

# StripWare™

## THE FINANCIAL ADVISOR

Clark Fishback, Ted Reindal,  
Chuck Pilgrim, Jim Riley

Contains three financial models for Multiplan™:

- Assets
- Liabilities
- Net Worth



Package is not returnable if plastic wrap is cut or removed.

Softstrip™  
COMPUTER READABLE PRINT

- Contains three professional Multiplan worksheets.
- Helps keep track of all your assets.
- LIABILITIES monitors the state of your financial health.
- Use financial planning to total-up your NET WORTH.

**Cauzin**

CAUZIN SYSTEMS, INC.

835 SOUTH MAIN STREET, WATERBURY, CT 06706

MACINTOSH SERIES

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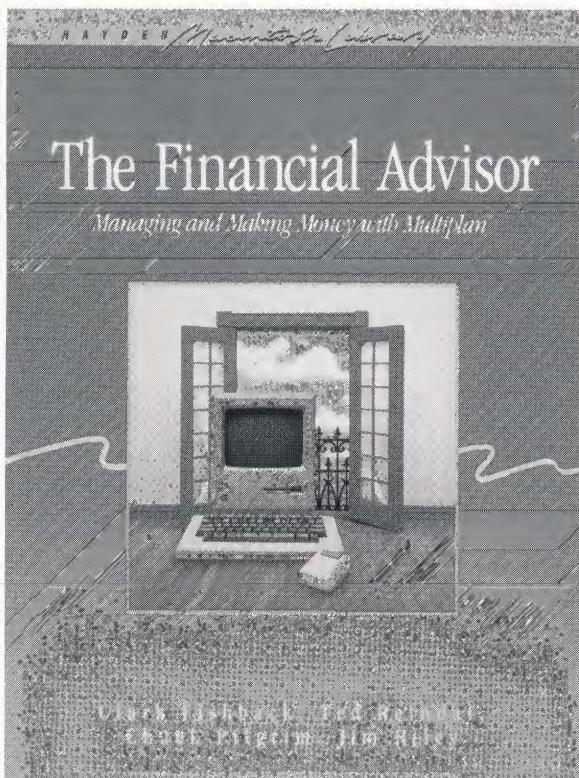
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Your comments and ideas on this package or any additional applications you'd like to suggest, would be greatly appreciated. Please send your comments or remarks to:

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835 South Main Street  
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## THE FINANCIAL ADVISOR

by Clark Fishback, Ted Reindal, Chuck Pilgrim, and Jim Riley

If you were to sell your home, car, and all other possessions for cash and pay off all your bills, you would know exactly what you're worth. However, you probably wouldn't do this just to determine your net worth.

Personal financial statements are designed to simulate the conversion of all your assets to cash, the payment of your debts from your assets, and the calculation of the difference, which is your net worth. Knowing this dollar amount, and being able to substantiate it, can be important when applying for credit or loans.

Tracking your assets is also important to determine your insurance needs. If you insured your record collection and hi-fi system but forgot your Rembrandt, you could be in for a shock. So, regularly update your personal financial statements.

The professional worksheets included here are for Microsoft Multiplan (version 1.01 or higher) on the Macintosh computer. They are designed for easy use and immediate application. Each formatted worksheet is ready for you to use or modify to match your needs.

These personal financial statements are important in determining whether you are meeting the financial goals you have set for yourself. They can also be useful for your accountant, lawyer, financial planner, insurance broker, or investment counselor. The better you define your situation, the better your chances of attaining your financial goals.

### TRACKING YOUR ASSETS

The ASSETS worksheet has 12 screens. The first is labeled "Summary of Assets," and summarizes all the others. The other screens keep track of:

1. Stocks
2. Bonds
3. Real estate
4. Life insurance, pension, retirement plans
5. Automobiles, machinery, tools
6. Household furnishings (five screens)
7. Miscellaneous (three screens)

Each screen lets you enter type of asset, purchase date and price, manufacturer, and current price. Because information from the ASSETS worksheet is transferred to the NET WORTH worksheet, be sure to save your ASSETS worksheet before you generate a statement of net worth.

File Edit Select Format Options Calculate

R15C5 | =SUM(R[-8]:R[-2])

**ASSETS**

SUMMARY OF ASSETS

|                                       |             |
|---------------------------------------|-------------|
| Stocks . . . . .                      | \$30700.00  |
| Bonds . . . . .                       | \$10000.00  |
| Total of Stocks and Bonds . . . . .   | \$40700.00  |
| Real Estate . . . . .                 | \$90000.00  |
| Cash Val. Life Ins./Pension . . . . . | \$75000.00  |
| Autos, Machinery and Tools . . . . .  | \$6200.00   |
| Household Furnishings . . . . .       | \$16000.00  |
| Miscellaneous Assets . . . . .        | \$175000.00 |
| Total Value of Assets . . . . .       | \$402900.00 |

Page down using the Mouse to view Asset inventories.

You need to set up your ASSETS worksheet only once. To update it, you can add or delete items at any time using the regular Multiplan commands. Move from screen to screen by clicking on the vertical scroll bar.

When you are finished entering information, click on Calculate Now from the Calculate menu. A summary of all your assets will be at the top of the worksheet. Save the completed worksheet by selecting Save from the File menu.

## MONITOR YOUR LIABILITIES

The LIABILITIES worksheet keeps track of current liabilities, which is only one aspect of your total financial picture. When this information on debts is transferred to the NET WORTH worksheet, liabilities are subtracted from assets to determine your current net worth.

This worksheet has five screens. The first, labeled "Summary of Liabilities," summarizes information entered in successive screens. The other four screens are:

- 1. Mortgages and loans
- 2. Credit cards
- 3. Accounts payable
- 4. Miscellaneous

The LIABILITIES screens monitor credit and creditors, account numbers, payments, and balances. Because information from the LIABILITIES worksheet is transferred to the NET WORTH worksheet, the LIABILITIES worksheet must be saved in order to generate a statement of net worth.

File Edit Select Format Options Calculate

R11C5 | =SUM(Liab)

**Liabilities**

SUMMARY OF LIABILITIES

|                                     |            |
|-------------------------------------|------------|
| Mortgages and Loans . . . . .       | \$45000.00 |
| Credit Cards . . . . .              | \$1500.00  |
| Accounts Payable . . . . .          | \$0.00     |
| Miscellaneous Liabilities . . . . . | \$0.00     |
| Total Liabilities . . . . .         | \$46500.00 |

Page down using the Mouse to view Liability inventories.

Entering information is similar to using the ASSETS worksheet. You set it up once, then add to, or subtract from, your liabilities as they increase or decrease. Move between the pages by using the vertical arrows.

## TOTALING YOUR NET WORTH

The NET WORTH worksheet consolidates information from your ASSETS and LIABILITIES worksheets. This report is called a statement of net worth—your financial health at the time it was developed.

The only entries needed on the NET WORTH worksheet are balances for checking and savings accounts, cash, and any income received after the ASSETS and LIABILITIES worksheets were completed.

Note that your assets and liabilities are taken from the ASSETS and LIABILITIES worksheets. The many pages of those worksheets are summarized and the bottom of the NET WORTH statement shows total assets, liabilities, and net worth.

File Edit Select Format Options Calculate

R11C5 | =SUM(cash)

**Net Worth**

STATEMENT OF NET WORTH: CASH ACCOUNTS

Cash Account Balances

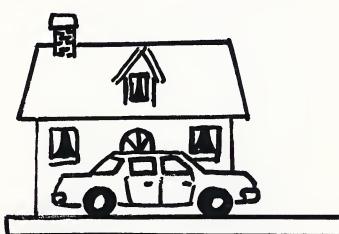
|                                       |           |
|---------------------------------------|-----------|
| Checking Account Balance(s) . . . . . | \$100.00  |
| Cash Balance . . . . .                | \$50.00   |
| Savings Account Balances . . . . .    | \$1000.00 |
| Other Cash Account Balances . . . . . | \$5000.00 |
| Total of Cash Accounts . . . . .      | \$6450.00 |
| Accounts Receivable . . . . .         | \$0.00    |

Page down to view the Statement of Net Worth.

The first screen of the NET WORTH worksheet is used to enter information concerning assets accrued since the last time you updated your ASSETS worksheet. Since most net worth information has already been transferred from the other two worksheets, you need enter only a few items.

## HELPFUL HINTS

- Consolidate your information before entering data.
- If an item doesn't fit a standard category, place it under miscellaneous.
- Remember to save the ASSETS and LIABILITIES worksheets in order to pass the information to the NET WORTH worksheet.
- Enter identification numbers of major household items for insurance purposes.
- Return to the summary screen when saving a worksheet to ensure it will be loaded there the next time it is used.



## CAUZIN'S CORNER . . . and now for something slightly different

These templates use all of the regular Multiplan commands, so you can easily modify them to suit your own financial situation. When you first use them, you'll find they are empty of data although the formulas are in place. Enter your data as you would in a model of your own design.

You may decide to modify the worksheets or get a printout of the formulas. Since each worksheet is protected, you'll have to open it up before you can make any changes. Select Unprotect Document from the Options menu. Dotted lines appear on the worksheet only when it is unprotected.

Study a printout of the formulas that go into these models to learn more about using Multiplan. By selecting Show Formulas from the Options menu, the worksheet gives you the formulas for each cell rather than the values. The column width is automatically expanded to show more of the cells' contents. If needed, change the width by selecting a range of columns and using the Column Width option of the Format menu. Send the formulas to your printer with Print from the File menu.

As your possessions and portfolios grow, you may need to add new rows to your model. If you add rows at the very bottom of a category, you'll have to correct the SUM formulas to include the new rows. However, if you add rows within the block of rows, the SUM formulas are automatically updated.

The steps below show how to add rows to the Stock page of the ASSETS worksheet. Follow these techniques for any category in ASSETS or LIABILITIES:

- Select a block of rows, six columns wide, that contains the formats and formulas you want to use (from R20C1 to R29C6.)
- Select Copy from the Edit menu.
- Select one row, six columns wide, where you want to insert the new rows (R27C1 to R27C6.)
- Select Paste from the Edit menu.
- Select "Shift Cells Down" and click on OK.

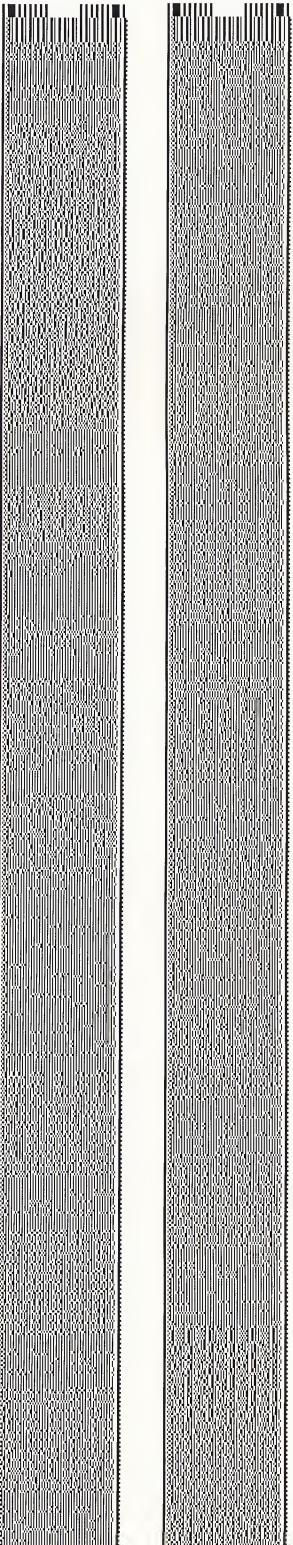
The rows will be added with all formulas intact, and the SUM functions will be updated to include the new range.



## Reading ASSETS

These data strips contain the ASSETS worksheet for Microsoft Multiplan (version 1.01 or higher) for the Macintosh. We've numbered each data strip in the order it must be read into your computer.

After you've read in the strips, the file will be on your data disk. From the Finder, double click on the ASSETS icon. If Multiplan is also available, the file will be opened and run. From within Multiplan, choose Open from the File menu, select ASSETS, and click the Open button.



### ASSETS

by Clark Fishback, Ted Reindal,  
Chuck Pilgrim, Jim Riley  
The Financial Advisor  
Hayden Book Company  
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## ASSETS

**ASSETS**  
 by Clark Fishback, Ted Reindal,  
 Chuck Pilgrim, Jim Riley  
 The Financial Advisor  
 Hayden Book Company  
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| 14  |  |
| 15  |  |
| 16  | =IF(newsheet,copyright,msg1)                     |
| 17  | STOCKS   |
| 18  | Stock Name                                       |
| 19  |  |
| 20  |  |
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| 29  |  |
| 30  |  |
| 31  |  |
| 32  | Total Current Value of Items Listed on This Page |
| 33  | BONDS  |
| 34  | Bond Name  |
| 35  |  |
| 36  |  |
| 37  |  |
| 38  |  |
| 39  |  |
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| 46  |  |
| 47  |  |
| 48  | Total Value of Items Listed on This Page         |
| 49  | REAL ESTATE                                      |
| 50  | Property Description                             |
| 51  |  |
| 52  |  |
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| 54  |  |
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| 64  | Total Value of Items Listed on This Page         |
| 65  | CASH VALUE LIFE INSURANCE AND PENSIONS           |
| 66  | Description                                      |
| 67  |  |
| 68  | Pension(s)                                       |
| 69  | Retirement Plan(s)                               |
| 70  |  |
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| 80  | Total Value of Items Listed on This Page         |
| 81  | AUTOMOBILES, MACHINERY, AND TOOLS                |
| 82  | Make   |
| 83  |  |
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| 96  | Total Value of Items Listed on This Page         |
| 97  | HOUSEHOLD FURNISHINGS                            |
| 98  | Description                                      |
| 99  |  |
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| 112 | Total Value of Items Listed on This Page         |
| 113 | HOUSEHOLD FURNISHINGS                            |
| 114 | Description                                      |
| 115 |  |
| 116 |  |
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| 127 |  |
| 128 | Total Value of Items Listed on This Page         |
| 129 | HOUSEHOLD FURNISHINGS                            |
| 130 | Description                                      |
| 131 |  |
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| 143 |  |
| 144 | Total Value of Items Listed on This Page         |
| 145 | HOUSEHOLD FURNISHINGS                            |
| 146 | Description                                      |
| 147 |  |
| 148 |  |
| 149 |  |
| 150 |  |
| 151 |  |
| 157 |  |
| 158 |  |
| 159 | Total Value of Items Listed on This Page         |
| 160 | Total Value of Household Furnishings             |
| 161 | MISCELLANEOUS ASSETS                             |
| 162 | Description                                      |
| 163 |  |
| 164 |  |
| 165 |  |
| 166 |  |
| 167 |  |
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| 170 |  |
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| 172 |  |
| 173 |  |
| 174 |  |
| 175 |  |
| 176 | Total Value of Items Listed on This Page         |
| 177 | MISCELLANEOUS ASSETS                             |
| 178 | Description                                      |
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| 189 |  |
| 190 |  |
| 191 | Total Value of Items Listed on This Page         |
| 192 | Total Value of Miscellaneous Items               |
| 193 |  |
| 194 | =stbnds+totval=0                                 |
| 195 | ="   |
| 196 | Page down using the Mouse to view more items     |
| 197 |  |
| 198 |  |
| 199 |  |

|    | 2                               |
|----|---------------------------------|
| 1  |                                 |
| 2  | SUMMARY OF ASSETS               |
| 3  |                                 |
| 4  | Stocks . . . . .                |
| 5  | Bonds . . . . .                 |
| 6  | =REPT("-",43)                   |
| 7  | Total of Stocks and Bonds . . . |
| 8  |                                 |
| 9  | Real Estste . . . . .           |
| 10 | Cash Val. Life Ins./Pension . . |
| 11 | Autos, Machinery and Tools . .  |
| 12 | Household Furnishings . . . .   |
| 13 | Miscellaneous Assets . . . .    |
| 14 | =REPT("-",43)                   |
| 15 | Total Value of Assets . . . .   |
| 16 |                                 |
| 17 | Purch                           |
| 18 | Date                            |
| 19 |                                 |
| 20 |                                 |
| 21 |                                 |
| 22 |                                 |
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| 31 |                                 |
| 32 |                                 |
| 33 | Mat.                            |
| 34 | Date                            |
| 35 |                                 |

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| 80  |       |
| 81  |       |
| 82  | Model |
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| 98  | Mfg   |
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| 113 |       |
| 114 | Mfg   |
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| 195 | =**   |
| 196 | =**   |
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| 202 |       |

|                    | 3 |
|--------------------|---|
| <b>1</b>           |   |
| <b>2</b>           |   |
| <b>17</b>          |   |
| <b>18</b> # Shares |   |
| <b>19</b>          |   |
| <b>20</b> 0        |   |
| <b>21</b> 0        |   |
| <b>22</b> 0        |   |
| <b>23</b> 0        |   |
| <b>24</b> 0        |   |
| <b>25</b> 0        |   |
| <b>26</b> 0        |   |
| <b>27</b> 0        |   |
| <b>28</b> 0        |   |
| <b>29</b> 0        |   |
| <b>30</b> 0        |   |
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| <b>32</b>          |   |
| <b>33</b>          |   |
| <b>34</b> Type     |   |
| <b>35</b>          |   |
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| <b>37</b>          |   |
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| <b>39</b>          |   |

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| 65  |          |
| 66  | Ins. Co. |
| 67  |          |
| 68  |          |
| 79  |          |
| 80  |          |
| 81  |          |
| 82  | Year     |
| 83  |          |
| 84  |          |
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| 98  | Model    |
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| 111 |          |
| 112 |          |
| 113 |          |
| 114 | Model    |
| 115 |          |
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128  
129  
130 Model  
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144  
145  
146 Model  
147

|    | 4           |
|----|-------------|
| 1  |             |
| 2  |             |
| 18 | Purch Price |
| 19 |             |
| 20 |             |
| 21 | 0           |
| 22 | 0           |
| 23 | 0           |
| 24 | 0           |
| 25 | 0           |
| 26 | 0           |
| 27 | 0           |
| 28 | 0           |
| 29 | 0           |
| 30 | 0           |
| 31 |             |
| 32 |             |
| 33 |             |
| 34 | Coupon Rate |
| 35 |             |
| 36 | 0           |
| 37 | 0           |
| 38 | 0           |
| 39 | 0           |

4

40 0  
41 0  
42 0  
43 0  
44 0  
45 0  
46 0  
47 0  
48 0  
49 0  
50 Mortgage Val.  
51 0  
52 0  
53 0  
54 0  
55 0  
56 0  
57 0  
58 0  
59 0  
60 0  
61 0  
62 0  
63 0  
64 0  
65 0  
66 Policy #  
67

|     |          |
|-----|----------|
|     | 4        |
| 79  |          |
| 80  |          |
| 81  |          |
| 82  | Ident. # |
| 83  |          |
| 97  |          |
| 98  | Serial # |
| 99  |          |
| 100 |          |
| 113 |          |
| 114 | Serial # |
| 115 |          |
| 116 |          |
| 117 |          |
| 128 |          |
| 129 |          |
| 130 | Serial # |
| 131 |          |
| 144 |          |
| 145 |          |
| 146 | Serial # |
| 147 |          |
| 148 |          |
| 149 |          |
| 160 |          |
| 161 |          |
| 162 | Serial # |
| 163 |          |
| 164 |          |
| 170 |          |
| 177 |          |
| 178 | Serial # |
| 179 |          |
| 180 |          |

|    | 5                 |
|----|-------------------|
| 1  |                   |
| 3  |                   |
| 4  | =stocks           |
| 5  | =bonds            |
| 6  |                   |
| 7  | =R[-3]+R[-2]      |
| 8  |                   |
| 9  | =real             |
| 10 | =ins              |
| 11 | =auto             |
| 12 | =furn             |
| 13 | =other            |
| 14 |                   |
| 15 | =SUM(R[-8]:R[-2]) |
| 16 |                   |
| 17 |                   |
| 18 | Curr. Price       |
| 19 |                   |
| 20 | 0                 |
| 21 | 0                 |
| 22 | 0                 |
| 23 | 0                 |
| 24 | 0                 |
| 25 | 0                 |
| 26 | 0                 |
| 27 | 0                 |
| 28 | 0                 |
| 29 | 0                 |
| 30 | 0                 |
| 31 | 0                 |
| 32 | 0                 |
| 33 | Face Value        |
| 34 |                   |
| 35 |                   |
| 36 | 0                 |
| 37 | 0                 |
| 38 | 0                 |
| 39 | 0                 |

|    | 6                  |
|----|--------------------|
| 40 | 0                  |
| 41 | 0                  |
| 42 | 0                  |
| 43 | 0                  |
| 44 | 0                  |
| 45 | 0                  |
| 46 | 0                  |
| 47 |                    |
| 48 | =SUM(R[-2]:R[-12]) |
| 49 |                    |
| 50 | Market Val.        |
| 51 |                    |
| 52 | 0                  |
| 53 | 0                  |
| 54 | 0                  |
| 55 | 0                  |
| 56 | 0                  |
| 57 | 0                  |
| 58 | 0                  |
| 59 | 0                  |
| 60 | 0                  |
| 61 | 0                  |
| 62 | 0                  |
| 63 |                    |
| 64 | =SUM(R[-2]:R[-12]) |
| 65 |                    |
| 66 | Face Value         |
| 67 |                    |
| 68 | 0                  |
| 69 | 0                  |
| 70 | 0                  |
| 71 | 0                  |
| 72 | 0                  |
| 73 | 0                  |
| 74 | 0                  |
| 75 | 0                  |
| 76 | 0                  |
| 77 | 0                  |
| 78 | 0                  |

|    | 5                  |
|----|--------------------|
| 79 |                    |
| 80 | =SUM(R[-2]:R[-12]) |
| 81 |                    |
| 82 | Purch Price        |
| 83 |                    |
| 84 | 0                  |
| 85 | 0                  |
| 86 | 0                  |
| 87 | 0                  |
| 88 | 0                  |
| 89 | 0                  |
| 90 | 0                  |
| 91 | 0                  |
| 92 | 0                  |
| 93 | 0                  |
| 94 | 0                  |
| 95 |                    |
| 96 | =SUM(R[-2]:R[-12]) |
| 97 |                    |

|    | 6                  |
|----|--------------------|
| 1  | SUMMARY            |
| 17 | PAGE 1             |
| 18 | Curr. Value        |
| 19 |                    |
| 20 | =RC[-3]*RC[-1]     |
| 21 | =RC[-3]*RC[-1]     |
| 22 | =RC[-3]*RC[-1]     |
| 23 | =RC[-3]*RC[-1]     |
| 24 | =RC[-3]*RC[-1]     |
| 25 | =RC[-3]*RC[-1]     |
| 26 | =RC[-3]*RC[-1]     |
| 27 | =RC[-3]*RC[-1]     |
| 28 | =RC[-3]*RC[-1]     |
| 29 | =RC[-3]*RC[-1]     |
| 30 | =RC[-3]*RC[-1]     |
| 31 |                    |
| 32 | =SUM(R[-2]:R[-12]) |
| 33 | PAGE 2             |
| 34 | Market Value       |
| 35 |                    |
| 36 | 0                  |
| 37 | 0                  |
| 38 | 0                  |
| 39 | 0                  |

|     | 5                  |
|-----|--------------------|
| 118 | 0                  |
| 119 | 0                  |
| 120 | 0                  |
| 121 | 0                  |
| 122 | 0                  |
| 123 | 0                  |
| 124 | 0                  |
| 125 | 0                  |
| 126 | 0                  |
| 127 |                    |
| 128 | =SUM(R[-2]:R[-12]) |
| 129 |                    |
| 130 | Purch Price        |
| 131 |                    |
| 132 | 0                  |
| 133 | 0                  |
| 134 | 0                  |
| 135 | 0                  |
| 136 | 0                  |
| 137 | 0                  |
| 138 | 0                  |
| 139 | 0                  |
| 140 | 0                  |
| 141 | 0                  |
| 142 | 0                  |
| 143 |                    |
| 144 | =SUM(R[-2]:R[-12]) |
| 145 | PAGE 9             |
| 146 | Current Value      |
| 147 |                    |
| 148 | 0                  |
| 149 | 0                  |
| 150 | 0                  |
| 151 | 0                  |
| 152 | 0                  |
| 153 | 0                  |
| 154 | 0                  |
| 155 | 0                  |
| 156 | 0                  |

|     | 6  |
|-----|--|
| 157 | 0  |
| 158 |  |
| 159 | =SUM(R[-2]:R[-12])                       |
| 160 | =SUM(R[-1]:C+R[-16]:C+R[-32]:C+R[-48]:C) |
| 161 | PAGE 10                                  |
| 162 | Current Value                            |
| 163 |  |
| 164 | 0  |
| 165 | 0  |
| 166 | 0  |
| 167 | 0  |
| 168 | 0  |
| 169 | 0  |
| 170 | 0  |
| 171 | 0  |
| 172 | 0  |
| 173 | 0  |
| 174 | 0  |
| 175 |  |
| 176 | =SUM(R[-2]:R[-12])                       |
| 177 | PAGE 11                                  |
| 178 | Current Value                            |
| 179 |  |
| 180 | 0  |
| 181 | 0  |
| 182 | 0  |
| 183 | 0  |
| 184 | 0  |
| 185 | 0  |
| 186 | 0  |
| 187 | 0  |
| 188 | 0  |
| 189 | 0  |
| 190 |  |
| 191 | =SUM(R[-2]:R[-12])                       |
| 192 | =R[-16]+R[-1]                            |
| 193 |  |
| 194 |  |
| 195 |  |

|     | 6                  |
|-----|--------------------|
| 79  |                    |
| 80  | =SUM(R[-2]:R[-12]) |
| 81  |                    |
| 82  | Purch Price        |
| 83  |                    |
| 84  | 0                  |
| 85  | 0                  |
| 86  | 0                  |
| 87  | 0                  |
| 88  | 0                  |
| 89  | 0                  |
| 90  | 0                  |
| 91  | 0                  |
| 92  | 0                  |
| 93  | 0                  |
| 94  | 0                  |
| 95  |                    |
| 96  | =SUM(R[-2]:R[-12]) |
| 97  | PAGE 6             |
| 98  | Current Value      |
| 99  |                    |
| 100 | 0                  |
| 101 | 0                  |
| 102 | 0                  |
| 103 | 0                  |
| 104 | 0                  |
| 105 | 0                  |
| 106 | 0                  |
| 107 | 0                  |
| 108 | 0                  |
| 109 | 0                  |
| 110 | 0                  |

# Reading LIABILITIES

These data strips contain the LIABILITIES worksheet for Microsoft Multiplan (version 1.01 or higher) on the Macintosh. We've numbered each data strip in the order it must be read into your computer.

After you've read in the strips, the file will be on your data disk. From the Finder, double click on the LIABILITIES icon. If Multiplan is also available, the file will be opened and run. From within Multiplan, choose Open from the File menu, select LIABILITIES, and click the Open button.

| 2

| 1

**LIABILITIES**  
by Clark Fishback, Ted Reindal,  
Chuck Pilgrim, Jim Riley  
The Financial Advisor  
Hayden Book Company  
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## LIABILITIES

|    |                            |
|----|----------------------------|
| 1  | 1                          |
| 2  |                            |
| 14 | =IF(newsheet,copyright,"") |
| 15 | Page do                    |
| 16 |                            |

|    |  |
|----|--|
| 17 | 1  |
| 18 | MORTGAGES AND LOANS                          |
| 19 | Description                                  |
| 31 |  |
| 32 | Total Current Liabilities on this Page ..... |
| 33 | CREDIT CARDS                                 |
| 34 | Creditor                                     |
| 35 |  |
| 47 |  |
| 48 | Total Current Liabilities on this Page ..... |
| 49 | ACCOUNTS PAYABLE                             |
| 50 | Creditor                                     |
| 51 |  |
| 52 |  |
| 53 |  |
| 54 |  |
| 55 |  |

|    |  |
|----|--|
| 63 |  |
| 64 | Total Current Liabilities on this Page ..... |
| 65 | MISCELLANEOUS LIABILITIES                    |
| 66 | Creditor                                     |
| 67 |  |
| 68 |  |
| 69 |  |
| 70 |  |
| 71 |  |
| 72 |  |
| 73 |  |
| 74 |  |
| 75 |  |
| 76 |  |
| 77 |  |
| 78 |  |
| 79 |  |
| 80 | Total Current Liabilities on this Page ..... |
| 81 | --   |
| 82 | =totliab=0                                   |
| 83 |  |
| 84 |  |
| 85 |  |
| 86 |  |
| 87 |  |
| 88 |  |
| 89 |  |
| 90 |  |
| 91 |  |
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| 93 |  |
| 94 |  |

|    |                                 |
|----|---------------------------------|
| 1  | 2                               |
| 2  |                                 |
| 3  |                                 |
| 4  | SUMMARY OF LIABILITIES          |
| 5  |                                 |
| 6  | Mortgages and Loans .....       |
| 7  | Credit Cards .....              |
| 8  | Accounts Payable .....          |
| 9  | Miscellaneous Liabilities ..... |
| 10 |                                 |
| 11 | Total Liabilities .....         |
| 12 |                                 |
| 13 |                                 |
| 14 |                                 |
| 15 |                                 |
| 16 |                                 |

|    |                |
|----|----------------|
| 17 | 2              |
| 18 | Creditor       |
| 19 |                |
| 33 |                |
| 34 | Account Number |
| 35 |                |
| 36 |                |
| 46 |                |
| 47 |                |
| 48 |                |
| 49 |                |
| 50 | Account Number |
| 51 |                |
| 52 |                |
| 53 |                |
| 54 |                |
| 55 |                |

|    |                |
|----|----------------|
| 56 | 2              |
| 57 |                |
| 58 |                |
| 59 |                |
| 60 |                |
| 61 |                |
| 62 |                |
| 63 |                |
| 64 |                |
| 65 |                |
| 66 | Account Number |
| 67 |                |
| 68 |                |

|    |        |
|----|--------|
| 17 | 3      |
| 18 | Loan # |
| 19 |        |
| 20 |        |
| 21 |        |
| 22 |        |
| 23 |        |
| 24 |        |
| 25 |        |
| 26 |        |
| 27 |        |
| 28 |        |
| 29 |        |
| 30 |        |
| 31 |        |
| 32 |        |
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| 34 |        |
| 35 |        |
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| 41 |        |
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| 51 |        |
| 52 |        |
| 53 |        |
| 54 |        |
| 55 |        |

|    |  | 4 |
|----|--|---|
| 56 |  |   |
| 57 |  |   |
| 58 |  |   |
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| 61 |  |   |
| 62 |  |   |
| 63 |  |   |
| 64 |  |   |
| 65 |  |   |
| 66 |  |   |
| 67 |  |   |
| 68 |  |   |
| 69 |  |   |
| 70 |  |   |
| 71 |  |   |

|    | 5          |
|----|------------|
| 1  |            |
| 2  |            |
| 3  |            |
| 4  |            |
| 5  |            |
| 6  | =loans     |
| 7  | =chrgc     |
| 8  | =acctpay   |
| 9  | =other     |
| 10 |            |
| 11 | =SUM(liab) |
| 12 |            |
| 13 |            |
| 14 |            |
| 15 |            |
| 16 |            |

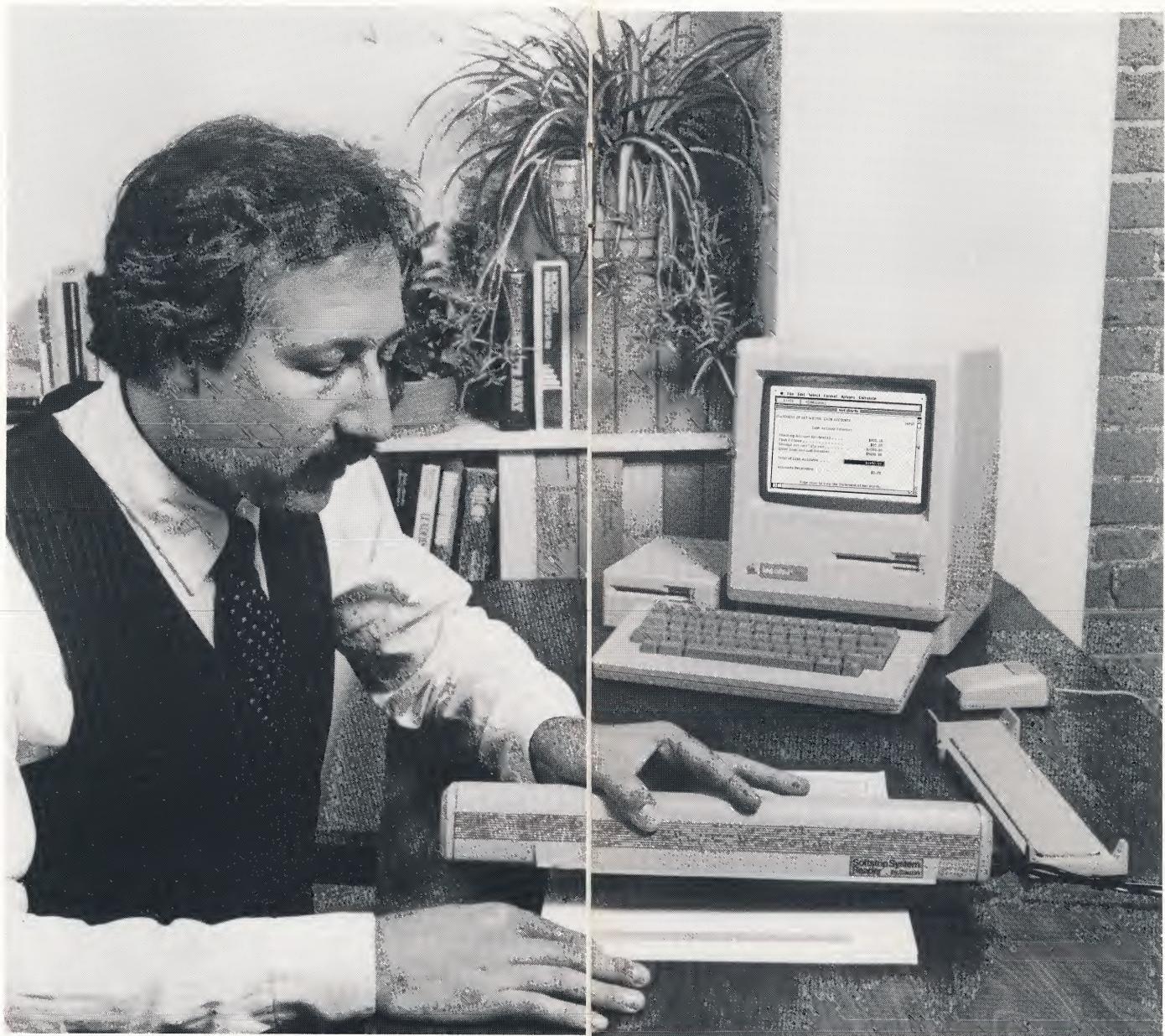
|    | 5                    |
|----|----------------------|
| 17 |                      |
| 18 | Market Value         |
| 19 |                      |
| 20 | 0                    |
| 21 | 0                    |
| 22 | 0                    |
| 23 | 0                    |
| 24 | 0                    |
| 25 | 0                    |
| 26 | 0                    |
| 27 | 0                    |
| 28 | 0                    |
| 29 | 0                    |
| 30 | 0                    |
| 31 |                      |
| 32 | =SUM(R[-13]C:R[-1]C) |
| 33 |                      |
| 34 |                      |
| 35 |                      |
| 36 | 0                    |
| 37 | 0                    |
| 38 | 0                    |
| 39 | 0                    |
| 40 | 0                    |
| 41 | 0                    |
| 42 | 0                    |
| 43 | 0                    |
| 44 | 0                    |
| 45 | 0                    |
| 46 | 0                    |
| 47 |                      |
| 48 | =SUM(R[-13]C:R[-1]C) |
| 49 |                      |
| 50 |                      |
| 51 |                      |
| 52 | 0                    |
| 53 | 0                    |
| 54 | 0                    |
| 55 | 0                    |

|    |                      |   |
|----|----------------------|---|
|    |                      | 5 |
| 56 | 0                    |   |
| 57 | 0                    |   |
| 58 | 0                    |   |
| 59 | 0                    |   |
| 60 | 0                    |   |
| 61 | 0                    |   |
| 62 | 0                    |   |
| 63 |                      |   |
| 64 | =SUM(R[-13]C:R[-1]C) |   |
| 65 |                      |   |
| 66 |                      |   |
| 67 |                      |   |
| 68 | 0                    |   |
| 69 | 0                    |   |
| 70 | 0                    |   |
| 71 | 0                    |   |
| 72 | 0                    |   |
| 73 | 0                    |   |
| 74 | 0                    |   |
| 75 | 0                    |   |
| 76 | 0                    |   |
| 77 | 0                    |   |
| 78 | 0                    |   |
| 79 |                      |   |
| 80 | =SUM(R[-13]C:R[-1]C) |   |
| 81 |                      |   |
| 82 |                      |   |
| 83 |                      |   |
| 84 |                      |   |
| 85 |                      |   |
| 86 |                      |   |
| 87 |                      |   |
| 88 |                      |   |
| 89 |                      |   |
| 90 |                      |   |

|    |         |
|----|---------|
|    | 6       |
| 1  | SUMMARY |
| 2  |         |
| 3  |         |
| 4  |         |
| 5  |         |
| 6  |         |
| 7  |         |
| 8  |         |
| 9  |         |
| 10 |         |
| 11 |         |
| 12 |         |
| 13 |         |
| 14 |         |
| 15 |         |
| 16 |         |

6

|    |                      |
|----|----------------------|
| 17 | Page 1               |
| 18 | Current Bal.         |
| 19 |                      |
| 20 | 0                    |
| 21 | 0                    |
| 22 | 0                    |
| 23 | 0                    |
| 24 | 0                    |
| 25 | 0                    |
| 26 | 0                    |
| 27 | 0                    |
| 28 | 0                    |
| 29 | 0                    |
| 30 | 0                    |
| 31 |                      |
| 32 | =SUM(R[-13]C:R[-1]C) |
| 33 | Page 2               |
| 34 |                      |
| 35 |                      |
| 36 | 0                    |
| 37 | 0                    |
| 38 | 0                    |
| 39 | 0                    |
| 40 | 0                    |
| 41 | 0                    |
| 42 | 0                    |
| 43 | 0                    |
| 44 | 0                    |
| 45 | 0                    |
| 46 | 0                    |
| 47 |                      |
| 48 | =SUM(R[-13]C:R[-1]C) |
| 49 | Page 3               |
| 50 |                      |
| 51 |                      |
| 52 | 0                    |
| 53 | 0                    |
| 54 | 0                    |
| 55 | 0                    |



|                         |
|-------------------------|
| 6                       |
| 56 0                    |
| 57 0                    |
| 58 0                    |
| 59 0                    |
| 60 0                    |
| 61 0                    |
| 62 0                    |
| 63                      |
| 64 =SUM(R[-13]C:R[-1]C) |
| 65 Page 4               |
| 66                      |
| 67                      |
| 68 0                    |
| 69 0                    |
| 70 0                    |
| 71 0                    |
| 72 0                    |
| 73 0                    |
| 74 0                    |
| 75 0                    |
| 76 0                    |
| 77 0                    |
| 78 0                    |
| 79                      |
| 80 =SUM(R[-13]C:R[-1]C) |
| 81                      |
| 82                      |
| 83                      |
| 84                      |
| 85                      |
| 86                      |
| 87                      |
| 88                      |

## Reading NET WORTH

This data strip contains the NET WORTH worksheet for Microsoft Multiplan (version 1.01 or higher) on the Macintosh.

After you've read in the strip, the file will be on your data disk. From the Finder, double click on the NET WORTH icon. If Multiplan is also available, the file will be opened and run. From within Multiplan, choose Open from the File menu, select NET WORTH, and click the Open button.

| Net Worth   |             |                         |            |
|---|-------------|-------------------------|------------|
| ASSETS  | LIABILITIES | NET                     |            |
| Cash .....  | \$6450.00   | Current Bills .....     | \$550.00   |
| Accts Receivable .....                                | \$0.00      | Charge Cards .....      | \$1500.00  |
| Stocks & Bonds .....                                  | \$40700.00  | Loans & Mortgages ..    | \$45000.00 |
| Real Estate .....                                     | \$90000.00  | Accounts Payable .....  | \$0.00     |
| Life Insurance .....                                  | \$0.00      | Other Liabilities ..... | \$0.00     |
| Pension(s) .....                                      | \$7500.00   |                         | \$0.00     |
| Retirement Plan(s) ..                                 | \$0.00      |                         | \$0.00     |
| Furniture .....                                       | \$16000.00  |                         | \$0.00     |
| Miscellaneous .....                                   | \$6200.00   |                         | \$0.00     |
| Other Assets .....                                    | \$175000.00 |                         | \$0.00     |
| Total Assets .....                                    | \$341850.00 | Total Liabilities ..... | \$47050.00 |
| Net Worth (Total Assets less Total Liabilities) ..... | \$294800.00 |                         |            |

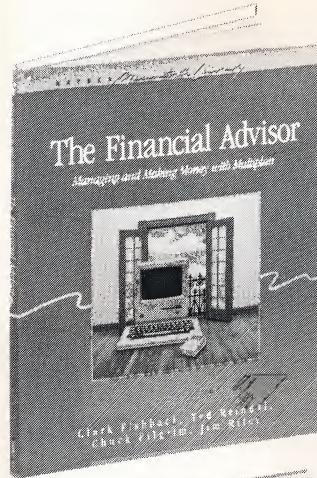
## NET WORTH

| 3  |   |
|----|---|
| 2  | STATEMENT OF NET WORTH: CASH ACCOUNTS           |
| 3  |   |
| 4  | Cash Account Balances                           |
| 5  |   |
| 6  | Checking Account Balance(s) .....               |
| 7  | Cash Balance .....                              |
| 8  | Savings Account Balances .....                  |
| 9  | Other Cash Account Balances .....               |
| 10 |   |
| 11 | Total of Cash Accounts .....                    |
| 12 |   |
| 13 | Accounts Receivable .....                       |
| 14 |   |
| 15 |   |
| 16 | Page down to view the Statement                 |
| 17 | STATEMENT OF NET WORTH: JANUARY 1987            |
| 18 | ASSETS  |
| 19 |   |
| 20 | Cash .....                                      |
| 21 | Accts Receivable .....                          |
| 22 | Stocks & Bonds .....                            |
| 23 | Real Estate .....                               |
| 24 | Life Insurance .....                            |
| 25 | Pension(s) .....                                |
| 26 | Retirement Plan(s) .....                        |
| 27 | Furniture .....                                 |
| 28 | Miscellaneous .....                             |
| 29 | Other Assets .....                              |
| 30 |   |
| 31 | Total Assets .....                              |
| 32 | Net Worth (Total Assets less Total Liabilities) |
| 33 |   |
| 34 |   |

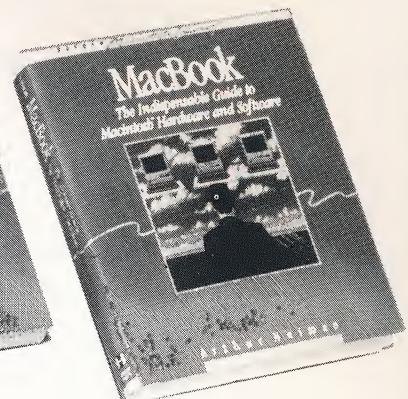
| 4  |                    |
|----|--------------------|
| 2  |                    |
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| 11 |                    |
| 12 |                    |
| 13 |                    |
| 14 |                    |
| 15 |                    |
| 16 |                    |
| 17 |                    |
| 18 |                    |
| 19 |                    |
| 20 | =sumcash           |
| 21 | =acctrec           |
| 22 | =stbnds            |
| 23 | =real              |
| 24 | =ins-pensn-retire  |
| 25 | =pensn             |
| 26 | =retire            |
| 27 | =furn              |
| 28 | =othera            |
| 29 | 0                  |
| 30 |                    |
| 31 | =SUM(R20C4:R[-1]C) |
| 32 |                    |
| 33 |                    |
| 34 |                    |
| 35 |                    |
| 36 |                    |
| 37 |                    |
| 38 |                    |
| 39 |                    |
| 40 |                    |

|    |                         |
|----|-------------------------|
|    | 5                       |
| 2  |                         |
| 3  |                         |
| 4  |                         |
| 5  |                         |
| 6  |                         |
| 7  |                         |
| 8  |                         |
| 9  |                         |
| 10 | =SUM(cash)              |
| 11 |                         |
| 12 |                         |
| 13 |                         |
| 14 |                         |
| 15 |                         |
| 16 |                         |
| 17 |                         |
| 18 | LIABILITIES             |
| 19 |                         |
| 20 | Current Bills .....     |
| 21 | Charge Cards .....      |
| 22 | Loans & Mortgages ..    |
| 23 | Accounts Payable ....   |
| 24 | Other Liabilities ..... |
| 25 | **                      |
| 26 | **                      |
| 27 | **                      |
| 28 | **                      |
| 29 | **                      |
| 30 |                         |
| 31 | Total Liabilities ..... |
| 32 |                         |
| 33 |                         |
| 34 |                         |
| 35 |                         |
| 36 |                         |
| 37 |                         |
| 38 |                         |
| 39 |                         |
| 40 |                         |

|    |                    |
|----|--------------------|
|    | 6                  |
| 2  | INPUT              |
| 3  |                    |
| 4  |                    |
| 5  |                    |
| 6  |                    |
| 7  |                    |
| 8  |                    |
| 9  |                    |
| 10 |                    |
| 11 |                    |
| 12 |                    |
| 13 |                    |
| 14 |                    |
| 15 |                    |
| 16 |                    |
| 17 | NET                |
| 18 |                    |
| 19 |                    |
| 20 | 0                  |
| 21 | =chrgc             |
| 22 | =loans             |
| 23 | =acctpay           |
| 24 | =otherl            |
| 25 | 0                  |
| 26 | 0                  |
| 27 | 0                  |
| 28 | 0                  |
| 29 | 0                  |
| 30 |                    |
| 31 | =SUM(R20C6:R[-1]C) |
| 32 | =assets-liab       |
| 33 |                    |
| 34 |                    |
| 35 |                    |
| 36 |                    |
| 37 |                    |
| 38 |                    |
| 39 |                    |
| 40 |                    |



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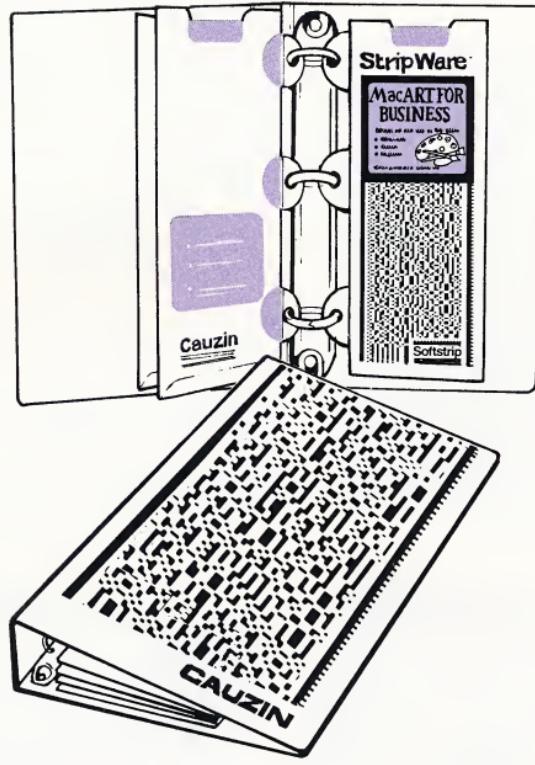
Acct. # \_\_\_\_\_ Exp. \_\_\_\_\_

Signature \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_



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